

**कार्यालय रक्षा लेखा महानियंत्रक, उलान बतार रोड, दिल्ली छावनी-10**  
**Office of the CGDA, Ulan Batar Road, Palam, Delhi Cantt - 10**

No. AN/III/3012/Circular Vol-VII

Dated: 06.09.2017

To,

All PCsDA/PCA (Fys)/PIFAs/CsDA/CsFA/IFAs

**Subject: Online processing of GPF Final withdrawal/advance-DAD Estt.**

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The provisions for GPF withdrawals/advances have been liberalized by the Ministry of Personnel, PG & Pensions vide their OM No. 3/2/2017-P&PW(F)(ii) dated 07.03.2017(copy enclosed). Online GPF module has been implemented in the HQrs office through TULIP Module, adhering to the time limit prescribed in the ibid OM dated 07.03.2017 for sanction and payment of withdrawal amount.

2. It is pertinent to mention that Government is giving maximum priority on the proposal to roll out the system in all the offices to implement centralized online GPF system for Central Government employees.

**3. PROCEDURE**

(a) The process for submission and processing online request for GPF Final Withdrawal/Advances by the individual are as under.

- i. Go to tulip in Mozilla Firefox on WAN (with specific URL for TULIP).
- ii. Click on login.
- iii. User will enter name and password provided by the office.
- iv. After login, click DAD corner- DAD online GPF submission.
- v. A page will open. Fill the requisite information and submit the request.
- vi. After filling the information, PDF/scanned copy of latest CCO-9 & contingent bill may be uploaded online and same will be downloaded by the user (i.e. AN Pay Section). Wherever scanner is not available, hard copy of CCO-9 and Contingent bill are to be submitted, however, application for withdrawal/advance has to be through 'TULIP' only.

(b) The audit section (i.e. DAD-Pay) will follow the following procedure of GPF Final Withdrawal/Advances through Tulip Module.

- i. Online request will be received in Admin Pay Section Portal.
- ii. Admin Pay Section will verify the details of online application and generate an office note with complete details i.e. (i) balance of GPF, (ii) reason for withdrawal/advance, (iii) amount of Withdrawal/Advance.

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- iii. The Office Note will be submitted alongwith downloaded copy of contingent bill to the Competent Authority for sanction and countersignature.
- iv. After sanction, PM/Cheque Slip will be generated and payment will be processed through SBI CMP.

4. In view of the above, it is requested to start processing online request for GPF Final Withdrawal/Advance through TULIP Module and no manual application will be processed to avoid excess payment/double payment (one through online system another manual) at the credit of subscriber. In case of any difficulty faced in processing the GPF Final withdrawal/advance online through Tulip, the same may be taken up with IT & SDC Secunderabad for clarification/guideline.

This has approval of Jt.CGDA(AN).

  
(Kavita Garg)  
Sr.DyCGDA(AN)

Copy to:

i) The Director(P)  
Min of Personnel, Public Grievance & Pension,  
DOPPW, Lok Nayak Bhawan, New Delhi – 110003.

For information with reference to DO No. 3/2/2017-P&PW(F) dated 19.07.2017.

ii) IT & SDC, Secunderabad

For information please.

iii) IT & S Wing (Local)

With a request to upload on CGDA website.

Sd/-  
(Kavita Garg)  
Sr.DyCGDA(AN)

No 3/2/2017-P&PW (F)(ii)  
Ministry of Personnel, PG & Pensions  
Department of Pension & Pensioners' Welfare  
Desk-F

3<sup>rd</sup> Floor, Lok Nayak Bhavan,  
Khan Market, New Delhi-110003  
Dated the 7<sup>th</sup> March, 2017.

OFFICE MEMORANDUM

Subject: Amendment to the provisions of General Provident Fund (Central Service) Rules 1960- liberalization of provisions for withdrawals from the Fund by the subscribers – regarding.

The General Provident Fund (Central Service) Rules came into force in 1960 and Rule 15 of the said rules provide for withdrawals by the subscribers. Some amendments have been made from time to time to address the concerns raised by the subscribers. However, the provisions, largely remain restrictive. There is a felt need to liberalize provisions, raise limits and simplify the procedure.

2. The provisions in the rules have been reviewed and it has now been decided to permit withdrawals from the fund by the subscriber for the following purposes:

- (i) Education – This will include primary, secondary and higher education, covering all streams and institutions,
- (ii) Obligatory Expenses viz. betrothal, marriage, funerals, or other ceremonies of self or family members and dependants,
- (iii) Illness of self, family members or dependants,
- (iv) Purchase of consumer durables.

3. It has been decided to permit withdrawal of upto twelve months pay or three-fourth of the amount standing at credit, whichever is less. For illness, the withdrawal may be allowed upto 90% of the amount standing at credit of the subscriber. A subscriber may seek withdrawal after completion of ten years of service.

- (v) Housing including building or acquiring a suitable house or a ready built flat for his residence,
- (vi) Repayment of outstanding housing loan,
- (vii) Purchase of house site for building a house,
- (viii) Constructing a house on a site acquired,
- (ix) Reconstructing or making additions on a house already acquired,
- (x) Renovating, additions or alterations of ancestral house.

4. A subscriber may be allowed to withdraw upto ninety percent of the amount standing at credit for the above purposes. It is also decided do away with the present instructions which lay down that subsequent to the sale of house for which GPF withdrawal has been availed, the amount withdrawn has to be deposited back. GPF withdrawal for housing purpose will no longer be linked with the limits prescribed under HBA rules. A subscriber may be permitted to avail the facility at any time during his service.

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- (xi) Purchase of motor car/motor cycle/ scooter etc. or repayment of loan already taken for the purpose,
- (xii) Extensive repairs /overhauling of motor car,
- (xiii) Making deposit to book a motor car/motor cycle/scooter, moped etc.

5 A subscriber may be permitted to withdraw three-fourth of the amount standing at credit or cost of the vehicle, whichever is less for the above purposes. Withdrawal for the above purpose will be permitted after completion of 10 years of service.

6 Presently, withdrawal of upto 90% of balance without assigning reasons is allowed for Government servants who are due for retirement on superannuation within a year. It is proposed that this may be allowed for upto two years before superannuation.

7 In all cases of withdrawal from the fund by the subscriber, the declared Head of Department is competent to sanction withdrawal. No documentary proof will be required to be furnished by the subscriber. A simple declaration form by the subscriber explaining the reasons for withdrawal would be sufficient.

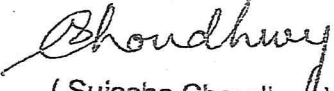
8 As per the GPF(CS) Rule 1960, no time limit has been prescribed for sanction and payment of withdrawal amount. Therefore, it has been decided to prescribe a maximum time limit of fifteen days for sanction and payment of withdrawal from the Fund. In case of emergencies like illness etc., the time limit may be restricted to seven days.

9. Necessary amendment to the GPF(Central Service)Rules 1960, giving effect to the above provisions will be issued in due course.

10. In so far as persons serving in Indian Audit and Accounts Department are concerned, these orders issue in consultation with the Comptroller and Auditor General of India.

11. This issues with approval of Department of Expenditure, vide their ID No. 4(1)/E-V/2017 dated 28.02.2017.

12. Hindi version of this OM will follow

  
( Sujasha Choudhury )  
Director

To,

1. All Ministries/Departments ( As per Standard Mailing list)
2. Office of C&AG, DDU Marg, New Delhi.
3. Copy to NIC Cell for uploading on the website of the Department.